

In re:  
Michael P Reynolds  
Kathleen Reynolds  
Debtors

Case No. 15-19054-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

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Date Rcvd: Jun 11, 2021

Form ID: 3180W

Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Michael P Reynolds, Kathleen Reynolds, 635 Clay Drive, Conshohocken, PA 19428-1102
14598743	Freedom Mortgage Corporation, C/O ROUNDPOINT MORTGAGE SERVICING, 446 Wrenplace Road Fort Mill, SC 29715

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jun 12 2021 01:26:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jun 12 2021 03:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 12 2021 01:25:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Jun 12 2021 01:26:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14582630	EDI: BL-BECKET.COM	Jun 12 2021 03:23:00	Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13725341	+ Email/Text: bncmail@w-legal.com	Jun 12 2021 01:26:00	CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13649413	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 12 2021 01:25:00	Citizens Bank, 1 Citizens Dr, Riverside, RI 02915
13732233	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 12 2021 01:25:00	Citizens Bank, N.A., 1 Citizens Drive, ROP15B, Riverside, RI 02915
13652594	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Jun 12 2021 01:25:00	State Farm Bank, FSB, Attn: Bankruptcy Dept., PO Box 2328, Bloomington, IL 61702-2328
13705339	+ EDI: MID8.COM	Jun 12 2021 03:23:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
13716606	EDI: PRA.COM	Jun 12 2021 03:23:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13679021	EDI: Q3G.COM	Jun 12 2021 03:23:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
13688311	EDI: Q3G.COM	Jun 12 2021 03:23:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
13725351	+ Email/Text: bncmail@w-legal.com	Jun 12 2021 01:26:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE

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13713412

EDI: WFFC.COM

400, SEATTLE, WA 98121-3132

Jun 12 2021 03:23:00

Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2021 at the address(es) listed below:

Name	Email Address
ANDREW F GORNALL	on behalf of Creditor State Farm Bank F.S.B. agornall@kmlawgroup.com bkgroup@kmlawgroup.com
BRAD J. SADEK	on behalf of Debtor Michael P Reynolds brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com
BRAD J. SADEK	on behalf of Joint Debtor Kathleen Reynolds brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor State Farm Bank F.S.B. bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
KEVIN G. MCDONALD	on behalf of Creditor State Farm Bank F.S.B. bkgroup@kmlawgroup.com
MATTEO SAMUEL WEINER	on behalf of Creditor State Farm Bank F.S.B. bkgroup@kmlawgroup.com
PETER J. ASHCROFT	on behalf of Creditor State Farm Bank F.S.B. pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
REBECCA ANN SOLARZ	on behalf of Creditor State Farm Bank F.S.B. bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com
THOMAS I. PULEO	on behalf of Creditor State Farm Bank F.S.B. tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com
TRANG V TRUONG	on behalf of Creditor Wells Fargo Bank N.A. trangtruong@wellsfargo.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

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WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 14

**Information to identify the case:**

Debtor 1	<b>Michael P Reynolds</b>	Social Security number or ITIN	xxx-xx-9677
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Kathleen Reynolds</b>	Social Security number or ITIN	xxx-xx-2192
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: <b>15-19054-elf</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael P Reynolds

Kathleen Reynolds

6/10/21

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**